

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT S SNEDDEN, JR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:13-70750 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/18/2013 and confirmed on 1/3/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		36,109.85
Less Refunds to Debtor	2.57	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>36,107.28</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	1,447.98	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,447.98</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 0944				
	M & T BANK	3,923.43	3,923.43	0.00	3,923.43
	Acct: 0944				
	M & T BANK	0.00	25,350.86	0.00	25,350.86
	Acct: 0944				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 0944				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 9524				
					<b>29,274.29</b>

Priority					
	KENNETH P SEITZ ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				
	ROBERT S SNEDDEN, JR.	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT S SNEDDEN, JR.	2.57	2.57	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	1.52	1.52	0.00	1.52
	Acct: XXXXXXXXXXXXXXXXXXXXBANK				
					<b>1.52</b>

Unsecured					
	ECMC(*)	30,126.91	528.85	0.00	528.85
	Acct: 7364				
	AES/PHEAA**	0.00	0.00	0.00	0.00
	Acct: XXX0009				
	PRA/PORTFOLIO RECOVERY ASSOC	1,259.62	22.11	0.00	22.11
	Acct: 6228				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXX5855				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5855				
	PRA/PORTFOLIO RECOVERY ASSOC	1,948.35	34.20	0.00	34.20
	Acct: 4199				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: XXX7537				
	QUANTUM3 GROUP LLC AGNT - COMENI	738.79	12.97	0.00	12.97
	Acct: 2150				
	DELL FINANCIAL SERVICES LLC	1,407.18	24.70	0.00	24.70
	Acct: 5445				
	NELNET O/B/O US DEPT OF EDUCATION	38,900.10	682.86	0.00	682.86
	Acct: 7364				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX0674				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX2774				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX0274				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX2574				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX3774				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX0574				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX0474				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX0174				
	NELNET O/B/O US DEPT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: XXX2474				
	GE CAPITAL RETAIL BANK++	86.36	0.00	0.00	0.00
	Acct: 8733				
	PRA/PORTFOLIO RECOVERY ASSOC	548.95	9.64	0.00	9.64
	Acct: 2569				
	CAPITAL ONE NA**	253.05	4.44	0.00	4.44
	Acct: 9784				
	CLEARFIELD BANK & TRUST CO.	0.00	0.00	0.00	0.00
	Acct: XXX0554				
	M & T BANK	3,629.71	63.72	0.00	63.72
	Acct: 7749				
					1,383.49

TOTAL PAID TO CREDITORS

30,659.30

TOTAL

CLAIMED 1.52

PRIORITY 3,923.43

SECURED 78,899.02

Date: 03/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT S SNEDDEN, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-70750 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Robert S Snedden, Jr.  
DebtorCase No. 13-70750-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: skoz  
Form ID: pdf900Page 1 of 2  
Total Noticed: 25

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

db  
13733698 +Robert S Snedden, Jr., 85 Lingle Street, Osceola Mills, PA 16666-1702  
13733699 +Aes/M&T Elt - Pheaa, 1200 N 7th St, Harrisburg, PA 17102-1419  
13733701 +Amazon/Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
13809589 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13733702 +Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153  
13733703 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13733704 +Clearfield Bank & Trus, 11 N 2nd St, Clearfield, PA 16830-2443  
13740535 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
13984206 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13779762 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508  
13753073 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 27 2019 03:20:50  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
13733705 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 27 2019 03:06:03 Comenity Bank/Vctrssec,  
Po Box 182789, Columbus, OH 43218-2789  
13733707 +E-mail/Text: electronicbkdocs@nelnet.net Mar 27 2019 03:06:39 Dept Of Education/Neln,  
121 S 13th St, Lincoln, NE 68508-1904  
13810342 E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 03:08:26 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
13733708 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 03:08:26 Gecrb/Home Design Hvac,  
950 Forrer Blvd, Kettering, OH 45420-1469  
13733709 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 03:07:46 Gecrb/Lowes, Po Box 965005,  
Orlando, FL 32896-5005  
13733710 +E-mail/Text: bncnotices@becket-lee.com Mar 27 2019 03:05:45 Kohls/Capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
13733711 E-mail/Text: camanagement@mtb.com Mar 27 2019 03:05:55 M&T Bank,  
Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966  
13776813 E-mail/Text: camanagement@mtb.com Mar 27 2019 03:05:55 M&T Mortgage Corporation,  
One Fountain Plaza, 7th Floor - Payment Processing, Buffalo, NY 14203-1495  
13748441 +E-mail/Text: electronicbkdocs@nelnet.net Mar 27 2019 03:06:39  
Neln on behalf of the U.S. Dept. of ED, US Department of Education,  
3015 South Parker Road, Suite 400, Aurora, CO 80014-2904  
13801536 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 27 2019 03:09:28  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13742492 E-mail/Text: bnc-quantum@quantum3group.com Mar 27 2019 03:06:09  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
14315429 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 03:08:26 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
13733700\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)  
13733706\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Preferred Account, Payment Processing Center, P.O. Box 6403,  
Carol Stream, IL 60197)

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-7

User: skoz  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Mar 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	M&T BANK andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Robert S Snedden, Jr.	thedebraters@aol.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 6